



FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DKT NO. 4156-006	SERIAL NO. 09/741,620
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		APPLICANT Neely	
		FILING DATE 12/19/2000	GROUP 3624

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
A	4823264	04/1989	Deming	364	408	
B	4947028	08/1990	Gorog	235	381	
C	4989141	01/1991	Lyons et al.	364	408	
D	5121945	06/1992	Thomson et al.	283	58	
E	5265033	11/1993	Vajk et al.	364	514	
F	5326959	07/1994	Perazza	235	379	
G	5336870	08/1994	Hughes et al.	235	379	
H	5420405	05/1995	Chasek	235	379	
I	5677955	10/1997	Doggett et al.	380	24	
J	5727249	03/1998	Pollin	705	40	

**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION
						YES NO

**OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)**

EXAMINER	DATE CONSIDERED
<i>✓</i>	<i>8/6/07</i>

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EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
	K	5884288	03/1999	Chang et al.	705	40	
	L	5893080	04/1999	McGurl et al.	705	40	
	M	5946669	08/1999	Polk	705	40	
	N	5960411	09/1999	Hartman et al.	705	26	
	O	5963925	10/1999	Kolling et al.	705	40	
	P	5978780	11/1999	Watson	705	40	
	Q	6035285	03/2000	Schlect et al.	705	30	
	R	6055567	04/2000	Ganesan et al.	709	219	
	S	6078907	06/2000	Lamm	705	40	
	T	6119107	09/2000	Polk	705	40	
	U	6128602	10/2000	Northington et al.	705	35	
	V	6128603	10/2000	Dent et al.	705	40	

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL	TRANSLATION
							YES

## OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)


EXAMINER

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8/16/01

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<b>U.S. PATENT DOCUMENTS</b>							
EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
W		6131115	10/2000	Anderson et al.	709	217	
X		6188994	02/2001	Egendorf	705	40	
Y		6223168	04/2001	McGuri et al.	705	40	
Z		6311170	10/2001	Embrey	705	40	
AA		6334116	12/2001	Ganesan et al.	705	34	
BB		6385595	05/2002	Kolling et al.	705	40	
<b>FOREIGN PATENT DOCUMENTS</b>							
		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION
							YES
CC		WO9116691	10/1991				X
<b>OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)</b>							
<i>[Handwritten Signature]</i>				DATE CONSIDERED <i>8/6/07</i>			
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1409 E 1402 AUG 14 2006 PATENT	U. S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DKT NO. 4156-006	SERIAL NO. 09/741,620
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## U.S. PATENT DOCUMENTS

## FOREIGN PATENT DOCUMENTS

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

*b7D* B E-Payments in B2B to Grow (Global purchase of goods and services over Internet is expected to increase from relatively low base of \$325 billion to nearly \$3.5 trillion by 2006). Semiconductor International, v. 25, n. 1, p. 87, January 2002.

EXAMINER		DATE CONSIDERED	8/6/11
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<b>FOREIGN PATENT DOCUMENTS</b>							
		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL	TRANSLATION
<i>SN</i>	A	AU 199677229	10/1997	Australia			
<i>SN</i>	B	AU 199891076		Australia			
<b>OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)</b>							
<i>SN</i>	C	Electronic Payment Mechanisms, Roger Clarke, 1995, <a href="http://www.anu.edu.au/people/RogerClarke/EC/EPC.html">www.anu.edu.au/people/RogerClarke/EC/EPC.html</a> .					
<i>SN</i>	D	Form-based File Upload in HTML, E. Nebel et al., November 1995, <a href="ftp://ftp.rfc-editor.org/in-notes/rfc1867.txt">ftp://ftp.rfc-editor.org/in-notes/rfc1867.txt</a> .					
EXAMINER <i>SN</i>				DATE CONSIDERED <i>8/6/07</i>			
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## U.S. PATENT DOCUMENTS

## FOREIGN PATENT DOCUMENTS

**OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)**

<i>MM</i>	N	Internet Billing and Payment Systems for Energy Providers, The C Three Group, April 1999.
<i>MM</i>	O	Press Releases, CheckFree i-Solutions, 2000.
<i>MM</i>	P	About CheckFree i-Solutions, CheckFree i-Solutions, 2000.

EXAMINER  DATE CONSIDERED 8/1/13

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## **U.S. PATENT DOCUMENTS**

## FOREIGN PATENT DOCUMENTS

**OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)**

	CC	Intermediaries and Cybermediaries: A Continuing Role for Mediating Players in the Electronic Marketplace, Sarkar et al., <a href="http://jcmc.huji.ac.il/vol1/issue3/sarkar.html">http://jcmc.huji.ac.il/vol1/issue3/sarkar.html</a> .
	DD	Introduction to NCSA Mosaic for X 2.0, <a href="http://archive.ncsa.uiuc.edu/SDG/Software/Xmosaic/help-on-version-2.0.html">http://archive.ncsa.uiuc.edu/SDG/Software/Xmosaic/help-on-version-2.0.html</a> .
	EE	NCSA Release Dates, <a href="http://archive.ncsa.uiuc.edu/SDG/Software/MacMosaic/Release-info/announce.html">http://archive.ncsa.uiuc.edu/SDG/Software/MacMosaic/Release-info/announce.html</a> .

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## U.S. PATENT DOCUMENTS

## FOREIGN PATENT DOCUMENTS

**OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)**

FF	Network Payments Tutorial, <a href="http://ganges.cs.tcd.ie/mepeirce/Project/tutorial.html">http://ganges.cs.tcd.ie/mepeirce/Project/tutorial.html</a> .
GG	Payment Mechanisms Designed for the Internet, <a href="http://ganges.cs.tcd.ie/mepeirce/Project/oninternet.html">http://ganges.cs.tcd.ie/mepeirce/Project/oninternet.html</a> .
HH	UN/EDIFACT message INVOIC, <a href="http://www.harbinger.net">www.harbinger.net</a> .

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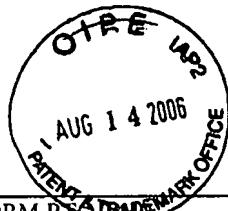
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	A 3653480	4/1972	Yamamoto et al.	194	4	
	B 4322613	3/1982	Oldenkamp	235	449	
	C 4544834	10/1985	Newport et al.	235	487	
	D 4649563	3/1987	Riskin	379	97	
	E 4695880	9/1987	Johnson et al.	358	86	
	F 4711993	12/1987	Kosednar et al.	235	380	
	G 4713761	12/1987	Sharpe et al.	364	406	
	H 4799156	1/1989	Shavit et al.	364	401	
	I 4859837	8/1989	Halpern	235	380	
	J 4870260	9/1989	Niempolomski et al.	235	381	

## FOREIGN PATENT DOCUMENTS

	DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION
						YES NO
	K WO90/11572					
	L WO97/24688					
	M WO97/48161					
	N WO98/07119					

## OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

O	NetBill 1994 Prototype, Goradia et al., 1994, pages 1-91.
P	Self Service Document Processing for Banking Automation, Sharman and Zuckert, 1995, pages 1-5.
Q	ExpressNet from American Express Debuts on America Online, anonymous, January 30, 1995.

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EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
	Q	4922646	5/1990	Basgal	43	42.33	
	R	4947028	8/1990	Gorog	235	381	
	S	5007084	4/1991	Materna et al.	380	24	
	T	5097115	3/1992	Ogasawara et al.	235	380	
	U	5121945	6/1992	Thomson et al.	283	58	
	V	5168151	12/1992	Nara	235	492	
	W	5179584	1/1993	Tsumura	379	114	
	X	5220501	6/1993	Lawlor et al.	364	408	
	Y	5283829	2/1994	Anderson	380	24	
	Z	5317137	5/1994	Wilkins	235	380	
	AA	5326959	6/1994	Perazza	235	379	
	BB	5383113	1/1995	Kight et al.	364	401	
<b>FOREIGN PATENT DOCUMENTS</b>							
EXAMINER INITIAL		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION
							YES
	CC	04-303258		Japan4			
<b>OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)</b>							
	DD	iKP- A Family of Secure Electronic Payment Protocols, Bellare et al., (working draft) March 15, 1995.					
	EE	Controlling Telephone and Utility Costs with E-Bills, Wheatman, August 16, 1995.					
	FF	Telephone Companies Edging Toward Electronic Commerce, Anonymous, September 4, 1995.					
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	GG	5465206	11/1995	Hilt et al.	364	406	
	HH	5473143	12/1995	Vak et al.	235	380	
	II	5483445	1/1996	Pickering	364	406	
	JJ	5504677	4/1996	Pollin	364	408	
	KK	5544086	8/1996	Davis et al.	364	408	
	LL	5557518	9/1996	Rosen	364	408	
	MM	5572004	11/1996	Raimann	235	380	
	NN	5572643	11/1996	Judson	395	793	
	OO	5649117	7/1997	Landry	395	240	
	PP	5652786	7/1997	Rogers	379	91.01	

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION
							YES NO

## OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

	QQ	The Next Upheaval in the US Payment Systems, Bowers and Devine, Autumn 1995.
	RR	Electronic Money: Market Motivators, Wheatman, October 4, 1995.
	SS	Issues in Electronic Bill Presentation, Wheatman, October 27, 1995.

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	TT	5671285	9/1997	Newman	380	30	
	UU	5699528	12/1997	Hogan	395	240	
	VV	5708422	1/1998	Blonder et al.	340	825.34	
	WW	5727163	3/1998	Bezos	395	227	
	XX	5761650	6/1998	Munsil et al.	705	34	
	YY	5790793	8/1998	Higley	395	200.48	
	ZZ	5826241	10/1998	Stein et al.	705	26	
	AAA	5832460	11/1998	Bednar et al.	705	27	
	BBB	5873072	2/1999	Kight et al.	705	40	
	CCC	6044362	3/2000	Neely	705	34	
	DDD	6070150	5/2000	Remington et al.	705	34	
	EEE	6285991	9/2001	Powar	705	76	

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		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL	TRANSLATION
							YES

## OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

	FFF	Visa Set to Launch Electronic System for Paying Bills, Anonymous, December 4, 1995.
	GGG	EDI: Banker's Ticket to Electronic Commerce?, Orr, May 1996.
	HHH	Key Issues: Financial Products/Services/Delivery, Part 2, D. Renard, May 29, 1996.

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<i>LLL</i>	III	6289322	9/2001	Kitchen et al.	705	40	
<i>LLL</i>	JJJ	6292789	12/2001	Garrison et al.	705	40	
<i>LLL</i>	KKK	6327577	9/2001	Schutzer	705	40	
<b>FOREIGN PATENT DOCUMENTS</b>							
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							YES
							NO
<b>OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)</b>							
<i>LLL</i>	LLL	Banking on the Future, L. Haber, July 1996.					
<i>LLL</i>	MMM	Privacy and Reliability in Internet Commerce, L. Camp, August 1996, pages 1-141.					
<i>LLL</i>	NNN	CFI Steps Up to the Plate, F. Cerne, September 1996.					
EXAMINER	<i>LLL</i>			DATE CONSIDERED		<i>8/6/01</i>	
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